

## Claims:

1. A method for updating personal financial information on a web site comprising:

receiving a request from a user to update personal financial information on the web site;

retrieving a password corresponding to said user;

querying said user for said password;

receiving a user response to said query; and

allowing said financial information to be updated if said user response contains said password.

2. The method of claim 1, wherein said financial information comprises credit card information.

3. The method of claim 2, wherein said financial information comprises non-textual information.

4. The method of claim 2, wherein said credit card information is transferred in secure form.

5. The method of claim 4, wherein said financial information is processed in an automated online fashion.

6. The method of claim 5, wherein said financial information is processed in a secure fashion.

7. The method of claim 6, wherein said financial information is processed in an automated online fashion on a per transaction basis.

8. An apparatus for updating personal financial information on a web site comprising:

- means for receiving a request from a user to update personal financial information on the web site;

- means for retrieving a password corresponding to said user;

- means for querying said user for said password;

- means for receiving a user response to said query; and

- means for allowing said financial information to be updated if said user response contains said password.

9. The apparatus of claim 8, wherein said financial information comprises credit card information.

10. The apparatus of claim 9, wherein said financial information comprises non-textual information.

11. The apparatus of claim 9, wherein said credit card information is transferred in secure form.

12. The apparatus of claim 11, wherein said financial information is processed in an automated online fashion.

13. The apparatus of claim 12, wherein said financial information is processed in a secure fashion.

14. The apparatus of claim 13, wherein said financial information is processed in automated online fashion on a per transaction basis.

15. An apparatus for updating personal financial information on a web site comprising:

a web site configured to:

receive a request from a user to update personal financial information on the web site;

retrieve a password corresponding to said user;

query said user for said password;

receive a user response to said query; and

allow said financial information to be updated if said user response contains said password.

16. The apparatus of claim 15, wherein said financial information comprises credit card information.

17. The apparatus of claim 16, wherein said financial information comprises non-textual information.

18. The apparatus of claim 16, wherein said credit card information is transferred in secure form.

19. The apparatus of claim 18, wherein said financial information is processed in an automated online fashion.

20. The apparatus of claim 19, wherein said financial information is processed in a secure fashion.

21. The apparatus of claim 20, wherein said financial information is processed is automated online fashion on a per transaction basis.